**Employees’ State Insurance Scheme of India – An introduction :**

Benefits under ESI Scheme: Medical Benefits – An Overview : The promulgation of Employees’ State Insurance Act by the Parliament in 1948 was the first major legislation on comprehensive Social Security for Workers in Independent India. The Act envisages social protection of workers in the organized sector in contingencies, such as sickness, maternity, death or disablement due to employment injury and occupational disease. Based on the principle of “pooling of risks and resources”, the unique, multidimensional health insurance Scheme guarantees a fair deal to the covered members by providing full medical facilities to the beneficiaries, besides, adequate cash compensation to insured persons for loss of wages or earning capacity in times of physical distress arising out of sickness or employment injury or unemployment.

**Benefits under ESI Scheme:**

• Sickness Benefit
 • Disablement Benefit
• Dependants’ Benefit
• Maternity Benefit
 • Medical Benefit

Besides the above, other benefits being provided to the beneficiaries are Confinement Expenses, Funeral Expenses, Vocational Rehabilitation, Physical Rehabiliation, Unemployment Allowance (RGSKY) and Skill Upgradation Training under RGSKY.

**Medical Benefits – An Overview:**

In ESIC, comprehensive medical care ranging from OPD, medical attendance, treatment, drugs, specialist consultation, hospitalization of insured persons (IPs) and their family members to super-speciality treatment, are provided under the Scheme. Medical Benefit is available to the Insured Person (IP) and his family member from the day one enters the insurable employment. What makes this Scheme unique is that, medical care is provided to ESI Beneficiaries as per need. There is no ceiling on expenditure on individual medical care. Besides this, Medical Care as available in ESI Dispensaries/Hospitals is also provided to retired and permanently disabled insured persons and their spouses on payment of a token annual premium of `120/-.

**Section 56 (1) of ESI Act, 1948 provides, “an Insured Person or (where such medical benefit is extended to his family) a member of his family whose condition requires medical treatment and attendance shall be entitled to receive medical benefit”.**

**Eligibility for Medical Benefit :**

An insured person (IP) and his/her family member become eligible for primary & secondary medical benefit under the ESI Scheme from day one of entering insurable employment. Section 56 (3) of ESI Act, 1948 provides, “A person shall be entitled to medical benefit during any period for which contributions are payable in respect of him or in which he is qualified to claim sickness benefit or maternity benefit (or is in receipt of such disablement benefit as does not disentitle him to medical benefit under the regulations)”.

Duration and Scale of Medical Benefit :

The insured person/family member of an insured person can avail the medical treatment under this Scheme till the insured person is in insurable employment. Full medical care (all facilities including hospitalization) for insured person and their family members is provided.

**Delivery of Medical Benefit:**

As per the provisions of ESI Act, 1948, the State Governments are responsible for providing the medical benefits through the network of ESI Dispensaries (for primary medical services) and ESI Hospitals (for secondary medical services). However, the ESI Corporation provides medical care directly, in Delhi and Noida area. Besides these two area, the Corporation is also running 34 ESIC Hospitals directly which includes ESIC Model Hospitals, at least one in each State. The beneficiaries are provided OPD services, in-patient services, diagnostic facilities, free drugs and dressings etc. in all ESI medical delivery institutions.
ESIC has developed its own pharmacopeia for drugs. All drugs and dressing (including vaccine & sera), which is considered necessary and generally in accordance with pharmacopeia, are supplied to all patients free of charge. In the case of critical patients, incidental expenditure on transport, stoppage charges at the centre, traveling expenses for attendants (if required) are also being paid by ESIC.

**Medical Infrastructure of ESI Scheme:**

The ESI Scheme has the largest medical infrastructure under one umbrella, in India. Medical Care is provided through its huge network of 150 ESI Hospitals, 1372/91 ESI Dispensaries/ISM Units, 1380 Panel Clinics and 7340 IMOs. The ESI Scheme is also the largest employer of Medical and Para-Medical personnel of the country.

**Super-Speciality Treatment:**

The eligibility for super-specialty treatment is 3 months (with contribution paid for at least 39 days) of insurable employment for insured person (for self) and 6 months (with contribution paid for at least 78 days) of insurable employment by Insured Person for their family members. Such tertiary care (super-speciality treatment) is provided through in-house super speciality facilities available in some of ESI Hospitals or ESI-PGIMSRs or through large no. of advanced empanelled medical institutions on referral basis through tie-up arrangements. About 750 private hospitals in all India are nowempanelled as tie-up Hospitals for ESIC.

**Expenditure on Medical Care:**

The ESI Corporation incurred about ` 268962.11 lakhs on the delivery of medical care in the last year. The expenditure is shared between the ESI Corporation and State Govt. in the ratio of 7:1. Medical Care expenditure is reimbursed to State Govt. based on ceiling which at present is ` 1500/- per IP unit/per annum

**Medical Benefit for Old Age and for Permanent Disabled Beneficiaries:**

The Medical Benefit has further been extended to the insured persons who go out of employment on account of attaining the age of superannuation (Old Age) or on account of permanent disability (arising out of employment injury). The Medical care is provided in ESI institutions only, to such insured persons and their spouse on payment of a lump sum amount for one year at the rate of ` 10/- per month.

**Provision of Artificial Limbs and Appliances:**

Artificial limbs, artificial dentures, spectacles, hearing aids, cardiac pacemaker, walking caliper, surgical boots, spinal support, cerebral collar, intraoccular lens etc. are provided free of cost to those patient beneficiaries, who requires such appliances.

**Occupational Diseases Centre:**

The ESI Corporation has set up five zonal occupational Diseases Centre at New Delhi, Chennai, Kolkata, Mumbai and Indore for providing facilities for early detection and diagnosis of Occupational Diseases, and to cater to the needs of ESI Beneficiaries of the neighbouring State in the respective zones. The occupational diseases as defined in the third schedule of ESI Act, 1948 are considered to be arising out of/in the course of employment and are taken as equivalent to employment injury for providing Cash Benefits like Disablement Benefit, Dependants Benefit etc.

**Family Welfare Services and AIDS Control:**

All ESI Hospitals/Dispensaries provide services related to family welfare. The Corporation has also taken measures for control of AIDS among the working class of the country. A full fledged Directorate is working specially for family welfare services and AIDS Control at New Delhi. This Directorate works in co-ordination with NACO and also with Ministry of Health & Family Welfare, Govt. of India.

**Indian System of Medicine (ISM) :**

Alongwith the Allopathic system of medicine, the ESI Corporation is also providing medical care through Indian System of Medicine (ISM) including Ayurveda, Yoga, Unani, Siddha and Homeopathy (AYUSH). About 95 ISM units are working in ESI Hospitals/Dispensaries throughout the country.

**In - Capacity References:**

For the purpose of providing of Disablement Benefit (in cash), references are made for measuring incapacity. There is a network of about 70 Medical Refrees throughout the country for finalizing such incapacity references.

**Medical Education in ESIC:**

ESIC has ventured into medical education to ensure availability of sufficient Medical/Para-medical personnel and to improve the medical facilities/knowledge for providing health care to the ESI Beneficiaries. Presently, 06 Post-graduate Institutes of Medical Sciences and Research (Bangalore, Chennai, Kolkata, Mumbai and Delhi), One Dental College (Delhi) and one Medical College (Bangalore) are already running.